

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
NKOSI GRAY

Plaintiff,

- against -

CIVIL ACTION NO.
06-CV-4039
J. Robinson
ANSWER

AMERICREDIT FINANCIAL SERVICES, INC.
Assignee of POTAMKIN CADILLAC BUICK
CHEVROLET, and RONALD L. KONOVE,

Defendants.

-----X

Defendant Ronald L. Konove for his answer to the complaint herein alleges as follows:

1. Defendant denies each and every allegation of the complaint herein, including paragraphs 1 through 39 inclusive.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

2. Plaintiff has failed to obtain jurisdiction over the answering Defendant.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

3. The complaint fails to state any cognizable cause of action upon which relief may be granted.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

4. This action is barred by the doctrines of res judicata and collateral estoppel.

AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

5. Plaintiff has commenced this action without probable cause and in bad faith.

WHEREFORE, defendant Ronald L. Konove prays that the complaint be dismissed in its entirety, together with such other and further relief as the Court deems reasonable and proper.

Dated: June 7, 2007
White Plains, NY

Respectfully submitted,

s/_____
Ronald Konove (RK 8121)
Konove and Konove, P.C.
301 Old Tarrytown Road
White Plains NY 10603
(914) 761-6388

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----X

NKOSI GRAY

Plaintiff,

- against -

CIVIL ACTION NO.

06-CV-4039

J. Robinson

Certification of Service

AMERICREDIT FINANCIAL SERVICES, INC.

Assignee of POTAMKIN CADILLAC BUICK

CHEVROLET, and RONALD L. KONOVE,

Defendants.

-----X

I HEREBY CERTIFY that on June 7, 2007 I caused to be served by first class mail, postage prepaid, properly addressed and sealed envelopes, containing a true copy of the Answer on the parties listed below:

Nikosi Gray pro se
1511 Route 22 #310
Brewster NY 10509

_s/_____
Ronald L. Konove